

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**Caption in Compliance with D.N.J. LBR 9004-1(b)**

Nicholas Fitzgerald, Esq. NF6129
Fitzgerald & Associates, P.C.
649 Newark Avenue
Jersey City, NJ 07306
Telephone (201) 533-1100
Counsel for Debtor

In Re:
Charles & Santa McSorley

Case No.: 23-11078
Judge: Vincent F Papalia
Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. Motion for Relief from the Automatic Stay filed by M &T Bank,
creditor,

A hearing has been scheduled for March 7, 2024, at 10:00 a.m..

Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

Payments have been made in the amount of \$ _____, but have not
been accounted for. Documentation in support is attached.

Payments have not been made for the following reasons and debtor proposes repayment as follows (explain your answer):

Other (explain your answer):

A payment in the amount of \$2,754.73 will be made on February 8, 2024 but I would need 6 months to catch up on the arrears.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 1/31/24

Date: 1/31/24

Chm

Debtor's Signature

Santa McCarley

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.